

In re Application Of: )  
Joseph GIORDANO et al. ) Group Art Unit: 2165  
)  
Application Number: 10/083,249 ) Examiner: To Be Assigned  
)  
Filed: February 27, 2002 )  
)  
For: SYSTEM AND METHOD FOR PROCESSING FINANCIAL TRANSACTIONS

**TRANSMITTAL LETTER**

Assistant Commissioner for Patents  
Washington, D.C. 20231

Sir:

The following are enclosed for consideration in the above-identified application:

	FEE
[ X ] Response to Notice of Incomplete Reply (Nonprovisional)	\$
[ ] Response to Office Action mailed	\$
[ ] Declaration: [ X ] Original; [ ] Supplemental	\$
[ ] Submission of Formal Drawings	\$
[ X ] Substitute Drawings: 19 Sheets 1-17 Figures	\$
[ ] Information Disclosure Statement, Form PTO-1449, copy of French and International Search Reports, and 6 references [ ]	\$
[ ] Amendment: [ ] Preliminary; [ ] § 116; [ ] § 312; [ ] Other	\$
[ ] Request for Extension of Time (2 months)	\$
[ ] Issue Fee: [ ] Part B - Issue Fee Transmittal [ ] Part C - Charge to Deposit Account	\$
[ ] Notice of Appeal	\$
[ ] Appeal Brief	\$
[ ] Request for Oral Hearing	\$
[ ] Reply Brief	\$
[ ] Terminal Disclaimer	\$
[ ] An additional claim fee is required, and is calculated as shown below	\$
<b>TOTAL FEES BEING SUBMITTED</b>	<b>\$</b>

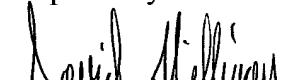
	Claims Remaining	Claims Paid For	Extra	Rate	Fee
Total Claims		20	0	x \$18.00	\$
Independent Claims		3	0	x \$80.00	\$
Multiple Dependent Claims (if applicable)				\$	\$
			TOTAL EXCESS CLAIMS FEE		\$
SMALL ENTITY TOTAL (if applicable)					\$ .00

The Commissioner is hereby authorized to charge payment of any additional filing fees required under 37 CFR § 1.16 and § 1.17 associated with this communication or credit any overpayment to the deposit account of Hunton & Williams, Deposit Account Number 50-0206.

Dated: June 20, 2002

By:

Respectfully submitted,



David H. Milligan, Reg. No. 42,893

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## UNITED STATES PATENT AND TRADEMARK OFFICE

COMMISSIONER FOR PATENTS  
UNITED STATES PATENT AND TRADEMARK OFFICE  
WASHINGTON, D.C. 20231  
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APPLICATION NUMBER	FILING RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
10/083,249	2/27/2002	Joseph Giordano	24124.000172

JUN 20 2002

JC34

PATENT &amp; TRADEMARK OFFICE

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CONFIRMATION NO. 8236  
FORMALITIES LETTER



\*OC00000008155386\*

Date Mailed: 05/20/2002

**NOTICE OF INCOMPLETE REPLY (NONPROVISIONAL)*****Filing Date Granted***

The U.S. Patent and Trademark Office has received your reply on 05/03/2002 to the Notice to File Missing Parts (Notice) mailed 03/26/2002 and it has been entered into the nonprovisional application. The reply, however, does not include the following items required in the Notice.

The period of reply remains as set forth in the Notice. You may, however, obtain EXTENSIONS OF TIME under the provisions of 37 CFR 1.136 (a) accompanied by the appropriate fee (37 CFR 1.17(a)).

A complete reply must be timely filed to prevent ABANDONMENT of the above-identified application.

The application is informal since it does not comply with the regulations for the reason(s) indicated below.

The required item(s) identified below must be timely submitted to avoid abandonment:

- Substitute drawings in compliance with 37 CFR 1.84 because:
  - drawing sheets do not have the appropriate margin(s) (see 37 CFR 1.84(g)). Each sheet must include a top margin of at least 2.5 cm. (1 inch), a left side margin of at least 2.5 cm. (1 inch), a right side margin of at least 1.5 cm. (5/8 inch), and a bottom margin of at least 1.0 cm. (3/8 inch);

*A copy of this notice MUST be returned with the reply.*

*J. Clark Trivong*  
 Customer Service Center  
 Initial Patent Examination Division (703) 308-1202  
 PART 1 - ATTORNEY/APPLICANT COPY